

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Eastern District of Virginia		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Garnett, William Kent		Name of Joint Debtor (Spouse) (Last, First, Middle): Garnett, Joanne F
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3442		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8888
Street Address of Debtor (No. and Street, City, and State): 7300 Vernon Road Henrico, VA <div style="text-align: right;">ZIP Code 23228</div>		Street Address of Joint Debtor (No. and Street, City, and State): 7300 Vernon Road Henrico, VA <div style="text-align: right;">ZIP Code 23228</div>
County of Residence or of the Principal Place of Business: Henrico		County of Residence or of the Principal Place of Business: Henrico
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Garnett, William Kent

Garnett, Joanne F

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Robert L. Flax

December 7, 2010

Signature of Attorney for Debtor(s)

(Date)

Robert L. Flax 16954

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Garnett, William Kent
Garnett, Joanne F

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ William Kent Garnett

Signature of Debtor **William Kent Garnett**

X /s/ Joanne F Garnett

Signature of Joint Debtor **Joanne F Garnett**

Telephone Number (If not represented by attorney)

December 7, 2010

Date

Signature of Attorney*

X /s/ Robert L. Flax

Signature of Attorney for Debtor(s)

Robert L. Flax 16954

Printed Name of Attorney for Debtor(s)

Robert L. Flax, P.C.

Firm Name

8 South Sheppard Street
Richmond, VA 23221-3028

Address

Email: **rflaxlaw@hotmail.com**

8043558425 Fax: 8043559129

Telephone Number

December 7, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **William Kent Garnett
Joanne F Garnett**

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ William Kent Garnett
William Kent Garnett

Date: December 7, 2010

Certificate Number: 00134-VAE-CC-013054655



00134-VAE-CC-013054655

CERTIFICATE OF COUNSELING

I CERTIFY that on November 18, 2010, at 2:26 o'clock PM PST, William Kent Garnett received from Cricket Debt Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 18, 2010 By: /s/Elizabeth Venegas

Name: Elizabeth Venegas

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **William Kent Garnett
Joanne F Garnett**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Joanne F Garnett
Joanne F Garnett

Date: December 7, 2010

Certificate Number: 00134-VAE-CC-013054660



00134-VAE-CC-013054660

CERTIFICATE OF COUNSELING

I CERTIFY that on November 18, 2010, at 2:26 o'clock PM PST, Joanne F. Garnett received from Cricket Debt Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 18, 2010 By: /s/Elizabeth Venegas

Name: Elizabeth Venegas

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Anesthesia Associates of Rich.
Attn: Bankruptcy
P.O. Box 17978
Richmond, VA 23226-7978

Ashok Patel, M.D.
Attn: Bankruptcy
2015 Monument Avenue
Richmond, VA 23220

Bank of America
Attn: Bankruptcy Dept.
P.O. Box 17054
Wilmington, DE 19850

Bank of America
Attn: Bankruptcy Dept.
P.O. Box 15019
Wilmington, DE 19886-5019

Bank of America Credit Card
Attn: Bankruptcy Dept.
P.O. Box 15019
Wilmington, DE 19886-5019

Bon Secours/St. Mary Hospital
Attn: Bankruptcy Dept.
P.O. Box 404893
Atlanta, GA 30384-4893

Capital One
Attn: Bankruptcy Dept.
P.O. Box 71083
Charlotte, NC 28272-1083

Capital One Auto Finance
Attn: Bankruptcy Dept
3901 N Dallas Pkwy
Plano, TX 75093

Capital One, N.A.
Bankruptcy Dept
P.O. Box 5155
Norcross, GA 30091

Capital One, N.A.
Attn: Bankruptcy Dept.
P.O. Box 5155
Norcross, GA 30091

Center for Internal Medicine
Attn: Bankruptcy Dept.
110 N. Robinson St., Ste 305
Richmond, VA 23220

Chela
Attn: Bankruptcy
P.O. Box 9500
Wilkes-Barre, PA 18773

Credit Adjustment Board
Attn: Bankruptcy
306 East Grace Street
Richmond, VA 23219-1718

Credit One Bank
Attn: Bankruptcy Dept.
P.O. Box 98875
Las Vegas, NV 89193

Credit One Bank
Attn: Bankruptcy Dept.
P.O. Box 60500
City of Industry, CA 91716-0500

Dept of Ed/sallie Mae
Attn: Bankruptcy
P.O. Box 9635
Wilkes Barre, PA 18773

Dept of Ed/sallie Mae
Attn: Bankruptcy Dept.
P.O. Box 9635
Wilkes Barre, PA 18773

Direc Mgmt
4320 Downtowner Lo
Mobile, AL 36609

Eileen McNeil Newkirk
P.O. Box 38755
Richmond, VA 23235

Fingerhut
Attn: Bankruptcy
P.O. Box 166
Newark, NJ 07101-0166

Fingerhut
Attn: Bankruptcy Dept.
P.O. Box 166
Newark, NJ 07101-0166

Gastrointestinal Specialists
Attn: Bankruptcy Dept.
2369 Staples Mill Road, #200
Richmond, VA 23230

GE Money / Tire Kingdom Card
Attn: Bankruptcy Dept.
P.O. Box 960061
Orlando, FL 32896-0061

Gemb/jcp
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

Gemb/Tire Kingdom
Attn: Bankruptcy Dept.
P.O. Box 981439
El Paso, TX 79998

Henrico Doctors Hospital
Attn: Bankruptcy Dept.
P.O. Box 740760
Cincinnati, OH 45274-0760

Henrico Doctors Hospital Forest
Attn: Bankruptcy Dept.
P.O. Box 99400
Louisville, KY 40269

Horizon Financial Management
Attn: Bankruptcy Dept.
8585 S Broadway, Ste 880
Merrillville, IN 46410-5661

HSBC Bank
Attn: Bankruptcy Dept.
P.O. Box 5253
Carol Stream, IL 60197

HSBC Bank
Attn: Bankruptcy Dept.
P.O. Box 5213
Carol Stream, IL 60197

HSBC Card Services
Attn: Bankruptcy Dept.
P.O. Box 17051
Baltimore, MD 21297-1051

Jay Fleisher
8305 Pamela Drive
Henrico, VA 23229

JCPenney
Attn: Bankruptcy Dept.
P.O. Box 960090
Orlando, FL 32896-0090

Leading Edge Recovery Solution
Attn: Bankruptcy Dept.
5400 N Cumberland Ave, Ste 300
Chicago, IL 60656-1490

Lvnv Funding LLC
Attn: Bankruptcy Dept.
P.O. Box 740281
Houston, TX 77274

Macys
Attn: Bankruptcy Dept.
P.O. Box 689195
Des Moines, IA 50368-9195

Macys/fdsb
Attn: Bankruptcy
P.O. Box 8053
Mason, OH 45040

Matt Jones
4215 Derbyshire Lane
Fredericksburg, VA 22408

Midland Credit Management
Attn: Bankruptcy Dept.
P.O. Box 939019
San Diego, CA 92193

Mike Ciner
5222 Hemlock Road
Quinton, VA 23141

Nco Fin/38
Attn: Bankruptcy Dept.
P.O. Box 13564
Philadelphia, PA 19101

ONYX Acceptance Corp.
c/o Capital One Auto Finance
3901 N Dallas Pkwy
Plano, TX 75093

Orchard Bank
Attn: Bankruptcy Dept.
P.O. Box 17051
Baltimore, MD 21297-1051

Paul Gross
5460 W. Broad Street
Louisa, VA 23093

Plaza Associates
Attn: Bankruptcy
370 7th Ave
New York, NY 10001

Richmond Ambulance Authority
Attn: Bankruptcy
P.O. Box 26286
Richmond, VA 23260-6286

Sam's Club / GEMB
Attn: Bankruptcy Dept.
P.O. Box 530942
Atlanta, GA 30353-0942

Sams Club Credit
Attn: Bankruptcy Dept.
P.O. Box 105968
Atlanta, GA 30353

Seventh Avenue
Attn: Bankruptcy Dept.
1112 7th Avenue
Monroe, WI 53566-1364

St. Mary's Hospital - Rich
Attn: Bankruptcy
P.O. Box 100767 (Boa)
Atlanta, GA 30384

Target
Attn: Bankruptcy Dept.
P.O. Box 660170
Dallas, TX 75266-0170

Target
Attn: Bankruptcy Dept.
P.O. Box 59317
Minneapolis, MN 55459

United Recovery Systems
Attn: Bankruptcy Dept.
P.O. Box 722929
Houston, TX 77272-2929

Verizon
Attn: Bankruptcy Dept.
P.O. Box 660720
Dallas, TX 75266-0720

Verizon Wireless
Attn: Bankruptcy Dept.
P.O. Box 25505
Lehigh Valley, PA 18002-5505

Virginia Emergency&Occupational
Physicians PC/ Attn:Bankruptcy
4908 Monument Ave, Ste 200
Richmond, VA 23230